

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Located in Alexandria**

IN RE

Bobbie Upasna Vardan

Case No. **17-13848**
Chapter 11

Debtor

OBJECTION TO CONFIRMATION OF CHAPTER 11 PLAN

COMES NOW, Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust, by Counsel, and for its Objection to Confirmation of the Chapter 11 Plan filed by the debtor states as follows:

1. The bank is a secured creditor of the debtor pursuant to a Deed of Trust dated October 1, 2007 which secures a Mortgage Note to real property of the Debtors located at 855 Nicholas Run Drive, Great Falls, VA 22066.
2. As of the date of filing, the lender was owed approximately \$2,457,889.92 of which \$482,226.96 are the pre-petition arrears.
3. The Plan makes no provision for payment of the above pre-petition arrears and further provides for that the Debtor will make monthly payments of \$10,000 for 12 months, \$11,000 for the next 12 months and then payments of \$14,000. The current monthly payment amount is \$14,167.18.
4. Creditor objects to this as Plan as it fails to comply with 11 U.S.C. Section 1123 for the following reasons:
 - a) The plan fails to provide for the pre-petition arrearage claim and fails to cure the default;

- b) The plan attempts to modify the rights of the holder of a secured claim secured by the debtor's principal residence;
- c) The plan fails to provide adequate means for implementation of the plan.

WHEREFORE, the Movant respectfully requests that Confirmation of the Chapter 11 Plan submitted by the Debtors herein be denied, and for any other relief the Court deems necessary.

Respectfully Submitted,

ROSENBERG & ASSOCIATES, LLC

/s/ Mark D. Meyer

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FOR THE EASTERN DISTRICT OF VIRGINIA
Alexandria Division

IN RE

SANDEEP VARDAN
FDBA CARDIOMED PLLC
BOBBIE UPASNA VARDAN

Debtor

Case No. 17-13848-KHK
Chapter 11

CERTIFICATE OF SERVICE

I hereby certify that on the 25th day of April, 2018, the Objection to Plan was mailed, first class mail, postage prepaid, upon the following who were not served via CM/ECF:

Bobbie Vardan
855 Nicholas Run Drive
Great Falls, VA 22066

Bobbie Vardan, Esquire
Law Office of Bobbie Vardan, Esq.
PO Box 25, Great Falls VA 22066
(served via CM/ECF)

Sandeep Vardan
fdbA CardioMed Pllc
P.O. Box 25
Great Falls, VA 22066

Judy A. Robbins, Trustee
Office of US Trustee - Region 4-R
701 E. Broad Street, Suite 4304
Richmond, VA 23219
(served via CM/ECF)

Bobbie Upasna Vardan
855 Nicholas Run Drive
Great Falls, VA 22066

Respectfully Submitted,

/s/ Mark D. Meyer, Esq.

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